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REMARKS

In response to the final Office Action mailed October 19, 2005 the Assignee submits the enclosed remarks. The Office Action rejected claims 1-48 under 35 U.S.C. 103(a) as being unpatentable over *Han* (U.S. Patent Application Publication 2003/0093293) in view of *Webb et al.* (U.S. Patent Application Publication No. 2002/0120513, hereinafter "*Webb*").

Claims 1-48 are pending in the present application. Claims 1, 6, 15, 16, 17, 22, 25, 29, 36, and 39 have been amended by the present response. The present response is believed to traverse all of the Office Action rejections. These and other arguments are presented in the remarks below.

I. THE OBJECTIONS TO CLAIMS 1 AND 17 (OFFICE ACTION, ¶ 2)

The Office Action objected to claims 1 and 17, specifically stating that clarification is needed to distinguish between a "financial instrument" and a "billing instrument." Claims 1, 6, 15, 17, 25, 29, and 36 have been amended to clarify that a "financial instrument" is a "financial credit instrument." The amendment is supported by the Applicant's Specification. Applicant's Specification states that a "financial instrument is an instrument that is deposited or credited," for instance, towards monetary funds associated with a donor. *See* Page 9, lines 11-12. Examples of a financial credit instrument can include, but are not limited to, a paycheck, a payroll deposit, a payroll contribution, an interest payment, a stock dividend, a bank dividend, shares of stock, an instrument with monetary value, a check, a monetary deposit, an incentive program deposit, an electronic monetary transaction, and a smart card deposit. *See* Page 9, lines 12 - 16. In contrast, a billing instrument is described as "an instrument that is billed or debited," for instance, against monetary funds associated with a donor. *See* Page 8, line 23 - page 9, line 1. Examples of a billing instrument can include, but are not limited to, a bill, a utility bill, a services bill, a goods bill, a statement of account, a credit card bill, a bill for a currency amount charged to a donor, a point of sale purchase, a credit card purchase statement, a debit card purchase statement, a check card purchase statement, an ATM card purchase statement, an electronic monetary transaction, and a smart card purchase statement. *See* Page. 9, lines 2 - 6. The present objection is believed to be traversed.

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II. THE REJECTION OF CLAIMS 1-48 (OFFICE ACTION, ¶¶ 3-4)

The Office Action rejected claims 1-48 under 35 U.S.C. § 103(a) as unpatentable over *Han* in view of *Webb*. For at least the following reasons, the rejection is traversed.

The Office Action concedes that *Han* does not teach the element “determining whether the instrument is a billing instrument or a financial instrument.” See Page 3, lines 9-11. However, *Webb* does not teach this element either. Instead, the Office Action argues that in view of *Webb*, it would have been obvious to “employ a determination step to determine what kind of transaction that the machine is receiving since this is an all important step in the transaction since it details what further happens.” See Page 4, lines 1-4. However, neither *Webb* nor *Han* suggest distinguishing between a billing instrument and a financial credit instrument. Both *Webb* and *Han* relate to only one type of transaction, that is, a billing or debiting transaction related to billing-type instruments. Neither *Webb* nor *Han* disclose examples for processing financial credit instruments, for instance in deposit or crediting transactions, as in the Applicant’s claimed invention. For example, *Webb* is concerned with point of purchase transactions, such as when a customer purchases a good or service from a merchant or via the Internet. In that example, the customer’s account is billed or debited for a purchase. Similarly, *Han* is concerned with ATM and point of sale transactions, such as when a customer withdraws money from an ATM or purchases a good or service from a merchant. In that example, the customer’s account is debited. In view of the limited applications of *Webb* and *Han* to billing or debiting transactions related to billing-type instruments, it would not have been obvious to “determin[e] a monetary contribution associated with the donor, comprising: (i) determining whether the instrument is a billing instrument or financial credit instrument” since neither *Webb* nor *Han* relate to determining monetary contributions by processing deposits or credits related to financial credit instruments. For at least the above reasons, independent claims 1 and 17, and their respective dependent claims, should be allowable over the cited references.

Furthermore, the Office Action concedes that “*Webb* does not specifically teach the step of rounding down.” See Page 4, lines 11-12. While *Webb* relates to rounding a transaction amount upwards for billing or debiting transactions, there is no teaching or

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suggestion of rounding transaction amounts downwards for deposit or crediting transactions. As discussed above, *Webb* does not even suggest the application of its disclosure to such transactions for determining monetary contributions. In view of the limited application of *Webb* to rounding amounts upward for billing and debiting transactions, it would not have been obvious to "receiv[e] a financial credit instrument associated with a donor; determin[e] a currency amount of the financial credit instrument; [and] round[] the currency amount of the financial credit instrument downward to a specified rounding level amount" as in the Applicant's claimed invention. For at least the above reasons, independent claims 15 and 29, and their respective dependent claims, should be allowable over the cited references.

Moreover, independent claims 1, 15, 16, 17, 29, and 39 have been amended to clarify that the monetary contribution is transmitted to a target account associated with a "third-party recipient." *Webb* does not teach or suggest transmitting a contribution to an account associated with a third-party recipient, and therefore is distinguishable from the Applicant's invention. Even though both *Han* and *Webb* are limited to billing or debiting transactions, *Han* relates to an ATM transaction, and *Webb* relates to a point of sale transaction. The teachings of *Han* cannot be combined with *Webb* since *Han* relates to a customer debiting his/her own ATM account for the purposes of making a charitable donation, whereas *Webb* relates to a customer increasing the amount of his/her purchase for the purposes of investing the additional amount into another account for his/her own savings. *Han* and *Webb* describe different types of billing or debiting transactions, and therefore the disclosures cannot be combined. For at least the above reasons, all of the independent claims, including claims 16 and 39, and their respective dependent claims, should be allowable over the cited references.

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CONCLUSION

Claims 1-48 are pending in the application. The Office Action rejections have been traversed by the present response. Claims 1, 6, 15, 17, 22, 25, 29, and 36 have been amended by the present response. Claims 1-48 are now in condition for allowance. The Examiner is invited and encouraged to contact the undersigned attorney of record at (404) 815-6048 if such contact will facilitate a Notice of Allowance for claims 1-48. If any additional fees are due, the Commissioner is hereby authorized to charge any deficiency, or credit any overpayment, to Deposit Account No. 11-0855.

Respectfully submitted,



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